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In the Claim:

Please amend the claims to read as follows:

B2
1. A method for developing a long-term financial plan using a financial modeling and counseling system accessible over the Internet, comprising:
projecting expected periodic income for a period of time;
projecting expected periodic expenses for said period of time; and
providing over the Internet, at least one of investment coaching for any surplus of income over expenses and financing coaching for any deficit of income over expenses.

B3
11. A system for developing a long term financial plan using a financial modeling and counseling system accessible over the Internet comprising:
a user computer system coupled to the Internet;
a financial model generator coupled to the Internet for projecting periodic user income and user expenses for a plurality of years ; and
a financial counseling server coupled to the Internet for dispensing financial coaching related to a projected user cash flow over said plurality of years.

B4
20. A computer program embodied on a computer readable medium for developing a long term financial plan, accessible over the Internet, comprising:
code for projecting expected periodic income for a period of time;
code for projecting expected periodic expenses for said period of time; and
code for providing over the Internet, at least one of investment coaching for any surplus of income over expenses and financing coaching for any deficit of income over expenses.